

In re:  
David C. Zipf  
Diana Lynn Brooks Zipf  
Debtors

Case No. 16-18679-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 10, 2021

User: admin  
Form ID: 138OBJ

Page 1 of 3  
Total Noticed: 42

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2021:

Recip ID	Recipient Name and Address
db/jdb	+ David C. Zipf, Diana Lynn Brooks Zipf, 1736 Crocker Lane, Jamison, PA 18929-1410
13838363	AAdvantage Aviator Master Card, Card Services, PO Box 13337, Philadelphia, PA 19101-3337
13838364	American Express, PO Box 1270, Newark, NJ 07101-1270
13869206	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13870097	American Express Centurion Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13838366	++ BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238 address filed with court:, BANK OF AMERICA, PO BOX 15019, Wilmington, DE 19886-5019
14570745	+ BANK OF AMERICA, N.A., C/O REBECCA ANN SOLARZ, KML Law Group, P.C., 701 Market Street, Suite 5000 Philadelphia, PA 19106-1541
14570521	+ BANK OF AMERICA, N.A., C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
13838368	BARCLAYS BANK DELAWARE, 125 S WEST ST, Wilmington, DE 19801-5014
13838367	Bank of America Hiome Loans, PO Box 31785, Tampa, FL 33631-3785
13876444	Bank of America, N.A., PO Box 31785, Tampa, FL 33631-3785
13877284	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
13838371	+ Central Credit Services, PO Box 2091, St. Charles, MO 63302-2091
13838374	Club Wyndham Plus Account, PO Box 340090, Boston, MA 02241-0490
13838379	FMA Alliasnce, Ltd., PO Box 2409, Houston, TX 77252-2409
13838378	+ First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
13838383	Northstar Location Services, LLC, Attn: Financial Services Dept., 4285 Genesee Street, Cheektowaga, NY 14225-1943
13838384	Phillips & Cohen Associates, Ltd., Mail Stop: 146, 1002 Justison Street, Wilmington, DE 19801-5148
13848358	+ VNB Loan Services, Inc., 747 Chestnut Ridge Road, Suite 201, Chestnut Ridge, NY 10977-6225
13886045	Wells Fargo Bank, N.A., d/b/a WFDS, P.O. Box 19657, Irvine, CA 92623-9657
13838391	+ Zwicker & Associates, P.C., 80 Minuteman Rd, Andover, MA 01810-1008

TOTAL: 21

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Dec 10 2021 23:51:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 10 2021 23:51:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 10 2021 23:51:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13838365	Email/PDF: Citi.BNC.Correspondence@citi.com	Dec 11 2021 00:02:06	AT&T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
13838368	Email/Text: BarclaysBankDelaware@tsico.com		

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		Dec 10 2021 23:51:00	BARCLAYS BANK DELAWARE, 125 S WEST ST, Wilmington, DE 19801-5014
13838369	Email/Text: cms-bk@cms-collect.com		
		Dec 10 2021 23:51:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
13838370	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Dec 11 2021 00:02:05	Capital One Bank (USA), P. O. Box 71083, Charlotte, NC 28272-1083
13838373	Email/PDF: Citi.BNC.Correspondence@citi.com		
		Dec 11 2021 00:02:10	Citi Cards, PO Box 9001037, Louisville, KY 40290-1037
13838375	Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM		
		Dec 10 2021 23:51:00	Comenituy - Talbots, PO Box 659617, San Antonio, TX 78265-9617
13838376	Email/Text: mrdiscen@discover.com		
		Dec 10 2021 23:51:00	DISCOVER, PO BOX 71084, Charlotte, NC 28272-1084
13841142	Email/Text: mrdiscen@discover.com		
		Dec 10 2021 23:51:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
13838377	Email/Text: bknotice@ercbpo.com		
		Dec 10 2021 23:51:00	ERC, PO BVox 23870, Jacksonville, FL 32241-3870
13838378	+ Email/Text: crdept@na.firstsource.com		
		Dec 10 2021 23:51:00	First Source Advantage, 205 Bryant Woods South, Buffalo, NY 14228-3609
13838380	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Dec 10 2021 23:51:00	IRS, PO Box 9041, Andover, MA 01810-9041
13838372	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 11 2021 00:02:05	CHASE - Marriott Rewards, PO BOX 15153, Wilmington, DE 19886-5153
13838381	Email/PDF: ais.chase.ebn@aisinfo.com		
		Dec 11 2021 00:02:09	J.P.Morgan, PO Box 15153, Wilmington, DE 19886-5153
13871520	Email/PDF: resurgentbknofications@resurgent.com		
		Dec 11 2021 00:02:02	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
13904948	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com		
		Dec 11 2021 00:02:09	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13846137	Email/Text: bnc-quantum@quantum3group.com		
		Dec 10 2021 23:51:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
13838385	Email/Text: bnc@alltran.com		
		Dec 10 2021 23:51:00	UNITED RECOVERY SYSTEMS, PO BOX 722929, Houston, TX 77272-2929
13838388	+ Email/Text: BKRMailOps@weltman.com		
		Dec 10 2021 23:51:00	WELTMAN WEINBERG & REIS, 175 S 3RD ST STE 900, Columbus, OH 43215-5166
13838389	Email/Text: bankruptcydept@wyn.com		
		Dec 10 2021 23:51:00	Wyndham Vacation Resorts, PO Box 98940, Las Vegas, NV 89193-8940
13838390	+ Email/Text: bankruptcydept@wyn.com		
		Dec 10 2021 23:51:00	Wyndham Vacation Resorts, PO Box 97474, Las Vegas, NV 89193-7474

TOTAL: 23

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13838382	##	NATIONWIDE CREDIT, INC., P. O. BOX 26314, Lehigh Valley, PA 18002-6314
13838386	##	Valley National Bank, PO Box 1015, Spring Valley, NY 10977-0815
13838387	##	Wells Fargo Dealer Services, PO Box 25341, Santa Ana, CA 92799-5341

TOTAL: 0 Undeliverable, 0 Duplicate, 3 Out of date forwarding address

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## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2021

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2021 at the address(es) listed below:

Name	Email Address
JON M. ADELSTEIN	on behalf of Debtor David C. Zipf jadelstein@adelsteinkaliner.com jsbamford@adelsteinkaliner.com
JON M. ADELSTEIN	on behalf of Joint Debtor Diana Lynn Brooks Zipf jadelstein@adelsteinkaliner.com jsbamford@adelsteinkaliner.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
REBECCA ANN SOLARZ	on behalf of Creditor BANK OF AMERICA N.A. bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: David C. Zipf and Diana Lynn Brooks  
Zipf

Debtor(s)

Case No: 16-18679-mdc

Chapter: 13

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***NOTICE OF DEADLINE TO OBJECT TO DISCHARGE***

To all creditors and parties in interest, NOTICE IS GIVEN THAT:

The Standing Chapter 13 Trustee has indicated that all plan payments have been made.

Any objection to the entry of the Debtor(s)' Order of Discharge or request to delay the entry of discharge pursuant to 11 U.S.C. § 1328(h), must be filed in writing within 14 days from the date of this Notice with the Clerk of the U.S. Bankruptcy Court.

All objections must be filed with the Clerk at the following address:

900 Market Street  
Suite 400  
Philadelphia, PA 19107

In the absence of any objection, the Court may enter the Order of Discharge.

For The Court

Timothy B. McGrath  
Clerk of Court

Dated: 12/10/21